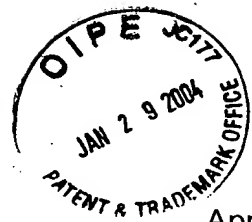


Docket No: 3350-042B
File No.: 1158.41327CC2
Client Ref: MoneyWeb B

Amdt 19/19
PATENT
R. Ellis
2-11-04



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/849,979
Confirmation No. : 1858
Applicant : Ganesan et al.
Filed : May 8, 2001
TC/A.U. : 3625
Examiner : Tim Brown
Customer No. : 20457

For: **ELECTRONIC GREETING CARD WITH GIFT PAYMENT**

AMENDMENT

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA
22313-1450

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Sir:

This Amendment is submitted in response to the Official Action dated October 29, 2003, the time for response to which is up to and including January 29, 2004. Please amend the above referenced application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.